

**PASCACK BANCORP, INC.**

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 4022738	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$278	\$298	7.4%		
Loans	\$195	\$240	22.9%		
Construction & development	\$10	\$3	-73.2%		
Closed-end 1-4 family residential	\$26	\$34	33.6%		
Home equity	\$21	\$21	0.8%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	111.4%		
Commercial & Industrial	\$19	\$28	51.3%		
Commercial real estate	\$98	\$129	32.3%		
Unused commitments	\$29	\$27	-7.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$14	\$3	-75.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$26	\$26	0.3%		
Cash & balances due	\$12	\$6	-52.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$259	\$274	5.6%		
Deposits	\$232	\$245	5.5%		
Total other borrowings	\$27	\$29	6.7%		
FHLB advances	\$24	\$24	0.0%		
Equity					
Equity capital at quarter end	\$18	\$24	32.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$4	NA		
Performance Ratios					
Tier 1 leverage ratio	6.9%	8.3%	--		
Tier 1 risk based capital ratio	9.0%	9.8%	--		
Total risk based capital ratio	10.1%	11.0%	--		
Return on equity <sup>1</sup>	-10.6%	13.9%	--		
Return on assets <sup>1</sup>	-0.7%	1.1%	--		
Net interest margin <sup>1</sup>	3.0%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	302.0%	0.0%	--		
Loss provision to net charge-offs (qtr)	550.5%	74.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	2.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	7.8%	0.0%	1.1%	31.5%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.1%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.4%	0.0%	0.1%	0.5%	--